

PHA Plans

Streamlined 5-Year/Annual Version

U.S. Department of Housing and
Urban Development
Office of Public and Indian Housing

OMB No. 2577-0226
(exp 05/31/2006)

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937 that introduced 5-year and annual PHA Plans. The full PHA plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form allows eligible PHAs to make a streamlined annual Plan submission to HUD consistent with HUD's efforts to provide regulatory relief to certain PHAs. Public reporting burden for this information collection is estimated to average 11.7 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Information in PHA plans is publicly available.

Streamlined 5-Year Plan for Fiscal Years 2005 - 2009

Streamlined Annual Plan for Fiscal Year 2005

NOTE: This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue. Full reporting for each component listed in the streamlined Annual Plan submitted with the 5-year plan is required.

Streamlined Five-Year PHA Plan Agency Identification

PHA Name: Goshen Housing Authority **PHA Number:** IN101

PHA Fiscal Year Beginning: (mm/yyyy) 10/1/2005

PHA Programs Administered:

☐ **Public Housing and Section 8** ☒ **Section 8 Only** ☐ **Public Housing Only**
Number of public housing units: Number of S8 units: Number of public housing units:
Number of S8 units: 320

☐ **PHA Consortia: (check box if submitting a joint PHA Plan and complete table)**

Participating PHAs	PHA Code	Program(s) Included in the Consortium	Programs Not in the Consortium	# of Units Each Program
N/A				
Participating PHA 1:				
Participating PHA 2:				
Participating PHA 3:				

Public Access to Information

Information regarding any activities outlined in this plan can be obtained by contacting:
(select all that apply)\

- ☒ Main administrative office of the PHA
☐ PHA development management offices
☐ PHA local offices

Display Locations For PHA Plans and Supporting Documents

The PHA Plans and attachments (if any) are available for public inspection at: (select all that apply)

- ☒ Main administrative office of the PHA
☐ PHA development management offices
☐ PHA local offices
☐ Main administrative office of the local government
☐ Main administrative office of the County government
☐ Main administrative office of the State government
☐ Public library
☐ PHA website
☐ Other (list below)

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

- ☒ Main business office of the PHA
☐ PHA development management offices

Streamlined Five-Year PHA Plan

PHA FISCAL YEARS 2005 – 2009

[24 CFR Part 903.12]

A. Mission

State the PHA's mission for serving the needs of low-income, very low income, and extremely low-income families in the PHA's jurisdiction. (select one of the choices below)

☐ The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

X The PHA's mission is: (state mission here)

"It is the Mission of Goshen Housing Authority to improve the availability, the quality, and the affordability of housing, to invest in people by providing shelter and promoting Social Services for residents of Goshen, which will improve all aspects of life in the community."

B. Goals

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or objectives. Whether selecting the HUD-suggested objectives or their own, **PHAs ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS.** (Quantifiable measures would include targets such as: numbers of families served or PHAs scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

X PHA Goal: Expand the supply of assisted housing
Objectives:

X Apply for additional rental vouchers:
GHA will apply for additional vouchers if available. GHA qualified for 60 vouchers in the last funding round but never received them. GHA will pursue that opportunity with HUD.

☐ Reduce public housing vacancies:

X Leverage private or other public funds to create additional housing opportunities:
GHA will partner with other agencies to create additional housing opportunities using funds other than HUD such as Indiana Housing Finance Authority, Federal Home Loan Bank of Indianapolis, and other sources to build and improve housing stock in Goshen as well as develop new affordable housing stock

X Acquire or build units or developments:
GHA is completing the filing requirements for a 501c3 named Maple Leaf

Development Corporation in FY 2005. GHA will develop a mixed income community that includes affordably priced homes for families at 80 % below median income levels. There will be no less than 25 homes available to current GHA voucher holders as well as families in the Goshen community that are within the median income levels. There will also be homes for families who are 50% of median and 30% of medium incomes. This development will be in areas of low concentrations of low/moderate income households providing additional opportunities for voucher holders.

☐ Other (list below)

X PHA Goal: Improve the quality of assisted housing

Objectives:

☐ Improve public housing management: (PHAS score)

X Improve voucher management: (SEMAP score)

GHA will increase SEMAP score to a High Performance Score. GHA received a standard rating in the Fiscal Year 9/30/2004. The data for the deficient indicators did not report to MTCS because of a software glitch. GHA has the data at its offices for review. The problem has been resolved and staff will be more diligent in making sure all reports are submitted and received.

X Increase customer satisfaction:

GHA will create and implement a customer satisfaction survey

X Concentrate on efforts to improve specific management functions:

(list; e.g., public housing finance; voucher unit inspections)

GHA has weekly meetings with all staff to insure they have the tools necessary to perform their duties. GHA also provides funds for educational training to all staff.

Renovate or modernize public housing units:

☐ Demolish or dispose of obsolete public housing:

☐ Provide replacement public housing:

☐ Provide replacement vouchers:

X Other: (list below)

GHA provides training to staff identifying community resources so they are able to refer families who apply but do not receive Voucher assistance to other agencies for assistance as needed.

X PHA Goal: Increase assisted housing choices

Objectives:

X Provide voucher mobility counseling:

This is done at intake interviews.

X Conduct outreach efforts to potential voucher landlords

GHA will hold informational meetings once a year inviting all landlords in the Goshen Area

- ☐ Increase voucher payment standards
- X Implement voucher homeownership program:
GHA implemented a Voucher Homeownership program in 2002. There have been 7 closings to date with one earning enough to make the mortgage payment herself. GHA will open the Homeownership Vouchers to as many Voucher holders who are able to obtain financing.
- ☐ Implement public housing or other homeownership programs:
- ☐ Implement public housing site-based waiting lists:
- ☐ Convert public housing to vouchers:
- ☐ Other: (list below)

HUD Strategic Goal: Improve community quality of life and economic vitality

- X PHA Goal: Provide an improved living environment
Objectives:
 - ☐ Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
 - ☐ Implement public housing security improvements:
 - ☐ Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
 - X Other: (list below)
GHA will continue to inform families of housing opportunities outside concentrated poverty areas.

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals

- X PHA Goal: Promote self-sufficiency and asset development of assisted households
Objectives:
 - ☐ Increase the number and percentage of employed persons in assisted families:
 - X Provide or attract supportive services to improve assistance recipients' employability:
GHA partners with many agencies in the community to help people become more employable.
 - ☐ Provide or attract supportive services to increase independence for the elderly or families with disabilities.

☐ Other: (list below)

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

X PHA Goal: Ensure equal opportunity and affirmatively further fair housing

Objectives:

☐ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:

X Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:

GHA will make interpreters available as needed. GHA partners with the City CDBG Program to make units accessible as needed.

☐ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:

☐ Other: (list below)

Other PHA Goals and Objectives: (list below)

Streamlined Annual PHA Plan

PHA Fiscal Year 2005

[24 CFR Part 903.12(b)]

Table of Contents

Provide the following table of contents for the streamlined Annual Plan submitted with the Five-Year Plan, including all streamlined plan components, and additional requirements, together with the list of supporting documents available for public inspection.

A. ANNUAL STREAMLINED PHA PLAN COMPONENTS

- X 1. Housing Needs
- ☐ 2. Financial Resources
- X 3. Policies on Eligibility, Selection and Admissions
- X 4. Rent Determination Policies
- ☐ 5. Capital Improvements Needs
- ☐ 6. Demolition and Disposition
- X 7. Homeownership
- X 8. Civil Rights Certifications (included with PHA Certifications of Compliance)
- X 9. Additional Information
 - a. PHA Progress on Meeting 5-Year Mission and Goals
 - b. Criteria for Substantial Deviations and Significant Amendments
 - c. Other Information Requested by HUD
 - i. Resident Advisory Board Membership and Consultation Process
 - ii. Resident Membership on the PHA Governing Board
 - iii. PHA Statement of Consistency with Consolidated Plan
 - iv. (Reserved)
- X 10. Project-Based Voucher Program
- X 11. Supporting Documents Available for Review
- ☐ 12. FY 20__ Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report
- ☐ 13. Capital Fund Program 5-Year Action Plan
- ☐ 14. Other (List below, providing name for each item)

B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;

Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.

For PHAs APPLYING FOR CAPITAL FUND PROGRAM (CFP) GRANTS:

Form HUD-50070, Certification for a Drug-Free Workplace;

Form HUD-50071, Certification of Payments to Influence Federal Transactions;

Form SF-LLL & SF-LLLa, Disclosure of Lobbying Activities.

Executive Summary (optional)

[903.7(r)]. If desired, provide a brief overview of the contents of the streamlined 5-Year/Annual Plan.

1. Statement of Housing Needs [24 CFR Part 903.12 (b), 903.7(a)]

A. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the PHA's Waiting Lists			
Waiting list type: (select one)			
<input checked="" type="checkbox"/> Section 8 tenant-based assistance			
<input type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	543		37
Extremely low income <=30% AMI	462	85%	
Very low income (>30% but <=50% AMI)	54	10%	
Low income (>50% but <80% AMI)	27	5%	
Families with children	434	80%	
Elderly families	54	10%	
Families with Disabilities	54	10%	
Race/ethnicity White	313	57.7%	
Race/ethnicity Black	99	18.4%	
Race/ethnicity Hispanic	114	21%	
Race/ethnicity Other	17	.3%	
Characteristics by Bedroom Size (Public Housing Only)	N/A		
1BR			
2 BR			
3 BR			
4 BR			
5 BR			
5+ BR			
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
If yes:			
How long has it been closed (# of months)?			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed?			
<input type="checkbox"/> No <input type="checkbox"/> Yes			

B. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families on the PHA's public housing and Section 8 waiting lists **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

There is little GHA can do for the families on the waiting list. Staff advises them to call with any changes in address or if they become homeless. When families check on status, staff refers families to other social service agencies who may offer the assistance for immediate needs such as food or utility shutoffs.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- ☐ Employ effective maintenance and management policies to minimize the number of public housing units off-line
- ☐ Reduce turnover time for vacated public housing units
- ☐ Reduce time to renovate public housing units
- ☐ Seek replacement of public housing units lost to the inventory through mixed finance development
- ☐ Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- X Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- X Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- X Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- X Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- X Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- ☐ Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- X Apply for additional section 8 units should they become available
- X Leverage affordable housing resources in the community through the creation of mixed - finance housing
- X Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- ☐ Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- ☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- X Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- ☐ Employ admissions preferences aimed at families with economic hardships
- ☐ Adopt rent policies to support and encourage work
- ☐ Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- ☐ Employ admissions preferences aimed at families who are working
- X Adopt rent policies to support and encourage work
- ☐ Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- ☐ Seek designation of public housing for the elderly
- X Apply for special-purpose vouchers targeted to the elderly, should they become available
- ☐ Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- ☐ Seek designation of public housing for families with disabilities
- ☐ Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- X Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- X Affirmatively market to local non-profit agencies that assist families with disabilities

☐ Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

X Affirmatively market to races/ethnicities shown to have disproportionate housing needs

☐ Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

X Counsel Section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units

X Market the section 8 program to owners outside of areas of poverty /minority concentrations

☐ Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

X Funding constraints

X Staffing constraints

☐ Limited availability of sites for assisted housing

X Extent to which particular housing needs are met by other organizations in the community

X Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA

X Influence of the housing market on PHA programs

X Community priorities regarding housing assistance

X Results of consultation with local or state government

☐ Results of consultation with residents and the Resident Advisory Board

X Results of consultation with advocacy groups

☐ Other: (list below)

2. Statement of Financial Resources

[24 CFR Part 903.12 (b), 903.7 (c)]

List on the following table the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant-based Section 8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2005 grants)		
a) Public Housing Operating Fund		
b) Public Housing Capital Fund		
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	1,889,143.00	
f) Resident Opportunity and Self-Sufficiency Grants (applied for)	46,922.06	
g) Community Development Block Grant	20,000.00	Construction Costs
h) HOME		
Other Federal Grants (list below)		
Homeownership Coordinator Grants (applied for)	46,922.06	Homeownership Coordinator Salary
2. Prior Year Federal Grants (unobligated funds only) (list below)		
3. Public Housing Dwelling Rental Income		
4. Other income (list below)		
4. Non-federal sources (list below)		
Total resources	2,012,986.12	

3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.12 (b), 903.7 (b)]

A. Public Housing

Exemptions: PHAs that do not administer public housing are not required to complete subcomponent 3A.

B. Section 8

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B.

Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).

(1) Eligibility

a. What is the extent of screening conducted by the PHA? (select all that apply)

☒ Criminal or drug-related activity only to the extent required by law or regulation

☐ Criminal and drug-related activity, more extensively than required by law or regulation

☐ More general screening than criminal and drug-related activity (list factors):

☒ Other (list below)

GHA will screen to identify money owed any HA or landlord. If a tenant owes a landlord or HA from a previous tenancy, the tenant must have a repayment agreement and/or be actively making payments in order to receive or retain their Voucher.

b. ☒ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

c. ☐ Yes ☒ No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

d. ☐ Yes ☒ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

e. Indicate what kinds of information you share with prospective landlords? (select all that apply)

☐ Criminal or drug-related activity

☐ Other (describe below)

(2) Waiting List Organization

a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)

☒ None

☐ Federal public housing

☐ Federal moderate rehabilitation

☐ Federal project-based certificate program

☐ Other federal or local program (list below)

b. Where may interested persons apply for admission to section 8 tenant-based

assistance? (select all that apply)

- X PHA main administrative office
Other (list below)

(3) Search Time

- a. X Yes ☐ No: Does the PHA give extensions on standard 60-day period to search for a unit?

If yes, state circumstances below:

If a family is classified as "hard to house", as defined as the family requires 3 or more bedrooms. If the family can prove they have been "actively searching" by supplying a list of the names and numbers of landlords they have contacted during the 60 day search period. If the family has a member who are disabled and the family is unable to find suitable accommodations for the disability then they are granted an extension.

(4) Admissions Preferences

- a. Income targeting

- ☐ Yes ☐ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the section 8 program to families at or below 30% of median area income?

- b. Preferences

1. X Yes ☐ No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences

- X Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
X Victims of domestic violence
X Substandard housing
X Homelessness
X High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

- X Working families and those unable to work because of age or disability
☐ Veterans and veterans' families
X Residents who live and/or work in your jurisdiction

- ☒ Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☐ Households that contribute to meeting income requirements (targeting)
- ☒ Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a “1” in the space that represents your first priority, a “2” in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use “1” more than once, “2” more than once, etc.

1 Date and Time

Former Federal preferences:

- 2 Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- 1 Victims of domestic violence
- 1 Substandard housing
- 1 Homelessness
- 2 High rent burden

Other preferences (select all that apply)

- 1 Working families and those unable to work because of age or disability
- ☐ Veterans and veterans’ families
- 1 Residents who live and/or work in your jurisdiction
- 2 Those enrolled currently in educational, training, or upward mobility programs
- ☐ Households that contribute to meeting income goals (broad range of incomes)
- ☐ Households that contribute to meeting income requirements (targeting)
- 2 Those previously enrolled in educational, training, or upward mobility programs
- ☐ Victims of reprisals or hate crimes
- ☐ Other preference(s) (list below)

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)

- ☒ Date and time of application
- ☐ Drawing (lottery) or other random choice technique

5. If the PHA plans to employ preferences for “residents who live and/or work in the jurisdiction” (select one)

- ☐ This preference has previously been reviewed and approved by HUD
- ☒ The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)

- ☐ The PHA applies preferences within income tiers
- X Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Special Purpose Section 8 Assistance Programs

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained? (select all that apply)

- X The Section 8 Administrative Plan
- ☐ Briefing sessions and written materials
- X Other (list below)

When families apply and the head of household is disabled as defined by the Social Security definition of Disabled, the family's application qualifies as a Mainstream Voucher for Persons with Disabilities."

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?

- Through published notices
- X Other (list below)
- When Mainstream Vouchers are available, staff notifies the families who are on the waiting list*

4. PHA Rent Determination Policies

[24 CFR Part 903.12(b), 903.7(d)]

A. Public Housing

Exemptions: PHAs that do not administer public housing are not required to complete sub-component 4A.

B. Section 8 Tenant-Based Assistance

Exemptions: PHAs that do not administer Section 8 tenant-based assistance are not required to complete sub-component 4B. **Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

(1) Payment Standards

Describe the voucher payment standards and policies.

a. What is the PHA's payment standard? (select the category that best describes your standard)

- At or above 90% but below 100% of FMR
- X 100% of FMR

- ☐ Above 100% but at or below 110% of FMR
☐ Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard?
(select all that apply)

- ☐ FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
☐ The PHA has chosen to serve additional families by lowering the payment standard
☐ Reflects market or submarket
☐ Other (list below)

c. If the payment standard is higher than FMR, why has the PHA chosen this level?
(select all that apply)

- ☐ FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
☐ Reflects market or submarket
☐ To increase housing options for families
☐ Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)

- X Annually
☐ Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

- X Success rates of assisted families
X Rent burdens of assisted families
☐ Other (list below)

(2) Minimum Rent

a. What amount best reflects the PHA's minimum rent? (select one)

- ☐ \$0
X \$1-\$25
☐ \$26-\$50

b. ☐ Yes X No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)

7. Section 8 Tenant Based Assistance--Section 8(y) Homeownership Program

[24 CFR Part 903.12(b), 903.7(k)(1)(i)]

(1) X Yes ☐ No: Does the PHA plan to administer a Section 8 Homeownership

program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If “No”, skip to the next component; if “yes”, complete each program description below (copy and complete questions for each program identified.)

(2) Program Description

a. Size of Program

☐ Yes ☒ No: Will the PHA limit the number of families participating in the Section 8 homeownership option?

If the answer to the question above was yes, what is the maximum number of participants this fiscal year? ____

b. PHA-established eligibility criteria

☒ Yes ☐ No: Will the PHA’s program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria?

If yes, list criteria below:

It is strongly recommended that the family be involved in the FSS Program for at least one year. Exceptions to this are if the head of household is disabled or if the family is already earning a wage that will support a mortgage (at least 30% of medium income.)

The family must attend a Homeownership training and a Financial Literacy Training offered by LaCasa of Goshen.

The head of household must be employed for no less than one year.

c. What actions will the PHA undertake to implement the program this year (list)?

Our program has been in operation since 2002

(3) Capacity of the PHA to Administer a Section 8 Homeownership Program

The PHA has demonstrated its capacity to administer the program by (select all that apply):

a. ☒ Establishing a minimum homeowner downpayment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family’s resources.

b. ☒ Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.

c. ☒ Partnering with a qualified agency or agencies to administer the program (list

name(s) and years of experience below).

Goshen Housing Authority works in partnership with LaCasa of Goshen, Inc. for homeownership and financial Literacy training and in some cases, down payment assistance. LaCasa is a Neighbor Works Organization and receives money from Indiana Housing Finance Authority as well as other downpayment assistance providers. LaCasa has certified Lead testers available to Goshen Housing Authority and contracts major home repairs. 1st Source Bank has been a major impact on the program. 1st Source assists with financial training and is willing to finance Voucher holders who have low Beacon Scores. Goshen Housing Authority also partners with Indiana Housing Finance Authority and will apply for down payment assistance in the future.

d. X Demonstrating that it has other relevant experience (list experience below).

Goshen Housing Authority has closed 6 mortgages with 1 family earning enough to go off Voucher assistance. One family went off Housing assistance to purchase a home and another family will close by 7/31/2005. Goshen Housing Authority has a successful Family Self Sufficiency Program with 17 of 30 families holding escrows.

8. Civil Rights Certifications

[24 CFR Part 903.12 (b), 903.7 (o)]

Civil rights certifications are included in the *PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans*, which is submitted to the Field Office in hard copy—see Table of Contents.

9. Additional Information

[24 CFR Part 903.12 (b), 903.7 (r)]

A. PHA Progress in Meeting the Mission and Goals Described in the 5-Year Plan

(Provide a statement of the PHA's progress against the goals and objectives established in the previous

5-Year goals for Fiscal Years 2000-2004

HUD Strategic Goal:

Increase the availability of decent, safe, affordable housing.

Expand the supply of assisted housing:

In FY 2000 Goshen Housing Authority was awarded 40 Vouchers specifically for Persons with Disabilities and 32 Housing Choice Vouchers. In 2001, Goshen Housing Authority applied for and received 40 additional housing Choice Vouchers for Persons with Disabilities and 34 HCV Vouchers. In 2002 GHA applied for 40 Fair Share Vouchers and qualified for the Vouchers but due to an error at

HUD, did not receive them. GHA was told we would receive them in the next round of funding. There has been no additional Voucher funding made available since that time. However, GHA has increased its capacity to assist families from 147 in 2000 to 320 Vouchers in 2004.

Off those 320 Vouchers, 80 are Mainstream Vouchers for Persons With Disabilities. This was a need identified in the Consolidated Plan of the City of Goshen. The 80 Vouchers were filed in the first three months they were made available and there is now a waiting list so it continues to be identified as a need in the next five year plan. Partnering with LaCasa of Goshen and the Community Development Block Grant Program the Help-A-House Program fixed over 100 houses in the last five years. The goal was to assist low income elderly make needed repairs to their homes so they are able to remain in their homes longer. GHA helped in the planning phase of Arbor Ridge Apartments, an affordable housing tax credit apartment project managed by LaCasa. This apartment complex gave low income families quality houses in areas of low concentrations of poverty.

In 2004 GHA began construction on an unused nursing home and converted it into 9 units of transitional housing. The Lincoln Avenue Apartments provides families and individuals the opportunity to receive extensive training in a safe environment. The apartments are currently filled with a waiting list.

Improve the quality of assisted housing

From 2000 to 2003 GHA maintained a high performance rating. In 2004 our reporting software had a glitch that was not discovered. Therefore, although GHA has documentation that it is a high performer, our SEMAP score is 78. The software problem has been repaired and it is anticipated that our high performance rating will continue.

GHA provides training to all employees in the form of a weekend retreat. The staff goes to a State park or a cabin to discuss customer service and program implementation.

HUD Strategic Goal:

Improve community quality of life and economic vitality

Provide an improved living environment

Because the fair market rents were increased in the GHA jurisdiction, it was not necessary to extend rents to 110%. By staying at the 100% range, GHA is able to assist more families with the limited resources available.

GHA manages a nine unit transitional housing project opened in 2004. All of the families were homeless or in shelters at intake. The apartments were filled within one month of completion and there is still an active waiting list. This signifies the need for additional units of transitional housing. This apartment complex was recognized as the Project of the Year in 2005 by the Indiana Chapter of NAHRO. The completion of the goal was a milestone for GHA.

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals.

Self-sufficiency and asset development of assisted households.

GHA had a goal of not less than 95% of the FSS families to be working or in some form of education. OF the 30 families currently on FSS, 17 are employed, 9 are not working and 4 are persons with disabilities. While not the 95% projected, 60% shows positive growth for the FSS families. Of the 30 families 56% has current escrow balances and 3 families are enrolling in college. GHA recently hired a FSS coordinator and the previous FSS coordinator is now working with homeownership families. This will allow the FSS coordinator to devote more time to the FSS families and to provide more employment opportunities so that in the FY 2005 program year, GHA will meet the 95% goal reported in the previous plan.

The partnership with WDS was very successful with 95% of the graduates able to find employment. At this time GHA is partnering with Goodwill Industries for job training. When GHA remodeled the nursing home for the Transitional Housing Apartments, a central area was designed for training and other educational classes.

GHA received a total of 80 Mainstream Vouchers for Persons with Disabilities. These vouchers were filled within three months of release meeting the 98% lease up goal and a waiting list assures the Vouchers will remain full.

HUD Strategic Goal: Ensure Equal opportunity in Housing for all Americans

Ensure Equal Opportunity in Housing for all Americans

GHA provides fair housing pamphlets to all Voucher holders at lease up interviews. GHA will arbitrate any disagreement between landlords and families and if GHA discovers any form of discrimination will find other housing for the family and will no longer recommend the landlord.

GHA is committed to suitable housing conditions and the inspector was previously a contractor and is also committed to making sure the units are suitable.

Several times in the past five years, persons with disabilities have not found suitable units. GHA partnered with the CDBG program to add the improvements necessary to the families needs.

B. Criteria for Substantial Deviations and Significant Amendments

(1) Amendment and Deviation Definitions

24 CFR Part 903.7(r)

PHAs are required to define and adopt their own standards of substantial deviation from the 5-year

Plan and Significant Amendment to the Annual Plan. The definition of significant amendment is important because it defines when the PHA will subject a change to the policies or activities described in the Annual Plan to full public hearing and HUD review before implementation.

a. Substantial Deviation from the 5-Year Plan

b. Significant Amendment or Modification to the Annual Plan

C. Other Information

[24 CFR Part 903.13, 903.15]

(1) Resident Advisory Board Recommendations

a. ☐ Yes ☒ No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

If yes, provide the comments below:

b. In what manner did the PHA address those comments? (select all that apply)

☐ Considered comments, but determined that no changes to the PHA Plan were

necessary.

☐ The PHA changed portions of the PHA Plan in response to comments
List changes below:

☐ Other: (list below)

(2) Resident Membership on PHA Governing Board

The governing board of each PHA is required to have at least one member who is directly assisted by the PHA, unless the PHA meets certain exemption criteria. Regulations governing the resident board member are found at 24 CFR Part 964, Subpart E.

a. Does the PHA governing board include at least one member who is directly assisted by the PHA this year?

☐ Yes ☒ No:

If yes, complete the following:

Name of Resident Member of the PHA Governing Board:

Method of Selection:

☐ Appointment

The term of appointment is (include the date term expires):

☐ Election by Residents (if checked, complete next section--Description of Resident Election Process)

Description of Resident Election Process

Nomination of candidates for place on the ballot: (select all that apply)

- ☐ Candidates were nominated by resident and assisted family organizations
- ☐ Candidates could be nominated by any adult recipient of PHA assistance
- ☐ Self-nomination: Candidates registered with the PHA and requested a place on ballot
- X Other: (describe)
GHA sent letters to all Voucher holders (GHA has no public housing) asking for those who were interested in becoming a commissioner and there was one response. She served for part of one year but did not attend meetings.

Eligible candidates: (select one)

- X Any recipient of PHA assistance
- ☐ Any head of household receiving PHA assistance
- ☐ Any adult recipient of PHA assistance
- ☐ Any adult member of a resident or assisted family organization
- ☐ Other (list)

Eligible voters: (select all that apply)

- X All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
- ☐ Representatives of all PHA resident and assisted family organizations
- ☐ Other (list)

b. If the PHA governing board does not have at least one member who is directly assisted by the PHA, why not?

- ☐ The PHA is located in a State that requires the members of a governing board to be salaried and serve on a full time basis
- X The PHA has less than 300 public housing units, has provided reasonable notice to the resident advisory board of the opportunity to serve on the governing board, and has not been notified by any resident of their interest to participate in the Board.
Other (explain):

Consolidated Plan jurisdiction: (provide name here)

The City of Goshen Community Development Block Grant Program

a. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply):

- X The PHA has based its statement of needs of families on its waiting list on

- the needs expressed in the Consolidated Plan/s.
- X The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- X The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
- X Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)
Transitional Housing and Emergency Shelter,
- ☐ Other: (list below)

b. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)

GHA is committed to enhance the Transitional Housing Apartments and their services. The Consolidated Plan identifies homelessness and transitional housing as a high priority. The City set aside \$20,000.00 for the GHA Transitional housing Program in FY 2003 and FY 2004. The Plan also recognizes owner/occupied rehabilitation as a high priority and funds LaCasa of Goshen for the Help-A-House Program. The City supports GHA in any applications for additional Vouchers as they are available.

(4) (Reserved)

Use this section to provide any additional information requested by HUD.

10. Project-Based Voucher Program

- a. ☐ Yes X No: Does the PHA plan to “project-base” any tenant-based Section 8 vouchers in the coming year? If yes, answer the following questions.
- b. X Yes No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option?

If yes, check which circumstances apply:

- ☐ Low utilization rate for vouchers due to lack of suitable rental units
- ☐ Access to neighborhoods outside of high poverty areas
- X Other (describe below:)

GHA operates a transitional housing apartment complex that provides project based housing assistance along with supportive services and training.

- c. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

11. List of Supporting Documents Available for Review for Streamlined

Five-Year/ Annual PHA Plans

PHAs are to indicate which documents are available for public review by placing a mark in the “Applicable & On Display” column in the appropriate rows. All listed documents must be on display if applicable to the program activities conducted by the PHA.

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans.</i>	Standard 5 Year and Annual Plans; streamlined 5 Year Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan.	5 Year Plans
X	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Schedule of flat rents offered at each public housing development. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. X Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
X	Any policies governing any Section 8 special housing types X check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Consortium agreement(s).	Annual Plan: Agency Identification and Operations/ Management
	Public housing grievance procedures <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures. X Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
X	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program (Section _____ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
X	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Consortium agreement(s), if a consortium administers PHA programs.	Joint PHA Plan for Consortia
	Consortia Joint PHA Plans ONLY: Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection	Joint PHA Plan for Consortia

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	Other supporting documents (optional). List individually.	(Specify as needed)